



Docket No.: 4490P001

#11
1/24/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In Re the Application of:

SANJEEV INDURU KRIPLANI, ET AL.

Application No.: 09/714,898

Filed: November 15, 2000

For: SYSTEM AND METHOD FOR INVOICE
CONFIRMATION AND FUNDING

Art Group: 3624

Examiner: Weisberger, Richard C.

INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. §1.97

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In accordance with the duty of disclosure, enclosed is a copy of Information Disclosure Statement by Applicant (form PTO/SB/08), which is being submitted before the mailing of a final Office Action. It is respectfully requested that the cited references be considered and that the enclosed copy of PTO/SB/08 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s). Copies of the references cited on PTO/SB/08 are enclosed herewith.

The submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made in the subject application and is not to be construed as an admission that the information cited in this statement is material to patentability.

Respectfully submitted,

BLAKELY, SOKOLOFF, TAYLOR & ZAFMAN LLP

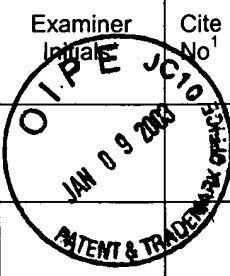
Date: January 06, 2003

Sanjeet K. Dutta
Sanjeet K. Dutta, Reg. No. 46,145

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Leslie D. Rogan Date

Substitute for Form 1449A/PTO (Modified) INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/714,898
				Filing Date	11/15/2000
				First Named Inventor:	Sanjeev Indru Kriplani, et al.
				Group Art Unit	3624
				Examiner Name	Weisberger, Richard C.
				Attorney Docket Number	4490P001
Sheet	1	of	19		
OTHER ART – NO PATENT LITERATURE DOCUMENTS					
Examiner Initials 	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ²
		LUHBY, TAMI; "Fast Financing for Impulse Buys"; Crains New York Business; February 8, 1999; page - 15; New York, New York, USA			
		"B-to-B Payment System Goes Online"; Financial NetNews; April 17, 2000; page - 6; Volume V, No. 16; USA			
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		WALTNER, CHARLES; "B-to-B E-Payment Offers Benefits to Marketplaces"; Information Week; November 13, 2000; 228(4) pages; Volume 812			
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		WALTNER, CHARLES; "Online Billing -- Time To Exchange Money -- Online Billing is Now a Must For the B2Bs-Which is Why the Race is on to Deliver a Comprehensive System"; InternetWeek; November 20, 2000; pp. 67			
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		"Alternative Financing Eases Cash Flow"; Canadian Plastics; May 1, 2000; pp. 48-49; Volume 58, No. 5			
		DECARLO, SCOTT; "The Hot Ones"; Forbes; November 1, 1999; pp. 284-286; Volume 164, No. 11; USA			

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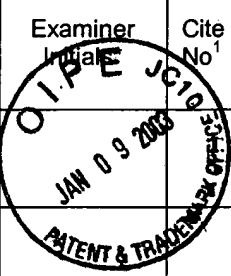
INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

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Sheet 2 **of** 19
OTHER ART – NO PATENT LITERATURE DOCUMENTS

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		HOFFMAN, THOMAS; "Business-to-Business Lender Foresees Fast Growth Online"; Computerworld; October 11, 1999; pp. 44; Volume 33, No. 41; USA	
		"AmWorld Commerce Launches Financing Plan for Small Firms"; Daily News Record; October 12, 1994; pp. 6	
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	"Strong Demand for Actrade's TAD Program Prompts Summit Bank to Increase Credit Facility to \$20 Million"; PR Newswire; June 15, 2000; Somerset, New Jersey, USA		

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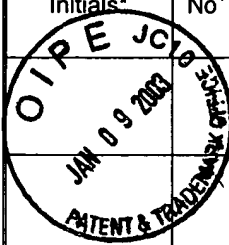
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		"ContractorHub.com Chooses Netfish to Provide XML Foundation; Joint Agreement to Enable Seamless Business Process Integration for the Construction Industry"; Business Wire; June 7, 2000; pp. 1262; Washington, USA	
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		"Record Setting Demand for Actrade's Tad Program; Third Quarter Results Exceed Estimates -- Gross Profit Up 132%; Net Income Up 132%; EPS Up 119%"; PR Newswire; May 11, 2000; New York, USA	
		"Clayton Williams Energy, Actrade International, GulfMark Offshore, Total Renal Care Holdings and Billserv.com Conference Calls to be Broadcast on Investor Broadcast Network Over the Internet"; Business Wire; May 9, 2000; pp. 1978; Philadelphia, USA	
		"Actrade Capital, Inc. and ContractorHub.com Announce Strategic Partnership to Provide B2B Payment Solution for the Construction Industry"; PR Newswire; April 3, 2000; Somerset, New Jersey, USA	
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		"Actrade(TM) Payment Module Up and Running on ProNetLink.com(TM); Today's Launch Allows Unsecured Credit for On-Line B2B Transactions"; PR Newswire; April 7, 2000; pp. 2186; New York, USA	
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	"ProNetLink Will Produce Live Video Investor Q&A on March 16; Management Will Discuss Current Company Events and Take Questions From Investors Over The Internet"; Business Wire; March 14, 2000; pp. 1069; New York, USA		

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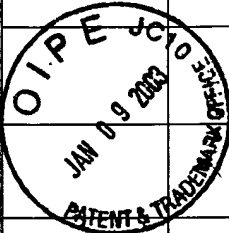
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		"S1 Corporation, Stephan Company, Actrade International, VICORP Restaurants and Whole Foods Market Conference Calls to be Broadcast by Investor Broadcast Network Over the Internet"; Business Wire; February 11, 2000; pp. 1470; Philadelphia, USA			
		"Stockgroup.com Announces Corinthian Partners Asset Management Chair is This Week's Guest on Smallcapcenter.com's Webcast"; Business Wire; February 2, 2000; pp. 0244; New York, USA			
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		"Castle Advisors Release of a Research Report for Actrade International, Ltd."; PR Newswire; November 9, 1999; pp. 0416; Freeport, New York, USA			
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	"Acquisition Capability Reports Initial Results of Newly Formed Commercial and Industrial Air Conditioning and Refrigeration Division"; PR Newswire; October 21, 1991				

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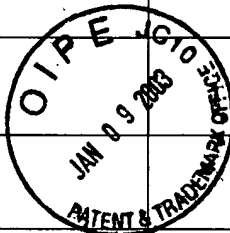
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		"Acquisition Capability Acquires Two New York Corporations"; PR Newswire; September 16, 1988			
		"Alexander Stonkus - Actrade Financial Technologies Ltd"; Wall Street Transcript Digest; October 30, 2000			
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		LANE, AMY; "Edison Powers Up Online Bill Payment"; Crain's Detroit Business; September 4, 2000; pp. 3; Volume 16, No. 36; Lansing, Michigan, USA			
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		"CheckFree, Transpoint Union Close"; Credit Union Journal; September 11, 2000; page - 17; Volume IV, No. 37; USA			
		"Loss at CheckFree is Less than Predicted"; American Banker; August 10, 2000; page - 13; Volume 165, No. 152; USA			
		"In Brief: Transpoint Signs Sallie, BellSouth"; American Banker; May 22, 2000; page - 15; Volume 165, No. 98; Englewood, Colorado, USA			
		"BoFA to Take a 16% Stake in CheckFree"; Wall Street Journal; April 27, 2000; page A3; Volume CCXXXV, No. 84; USA			
		"The Pieces Come Together in EBPP"; US Banker; March 2000; page 24; Volume 110, No. 3; USA			
		"Alabama Bank Launches Bill Pay With Transpoint"; Financial NetNews; February 21, 2000; page 5; Volume V, No. 8; USA			
		CHRIS COSTANZO; "Electronic Billing Is Still Beyond the Mainstream - But for How Long?"; American Banker; March 9, 2000; page - 3A; Volume 165, No. 47; USA			
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		NELSON, MATTHEW G.; "CheckFree To Acquire Chief Online Billing Rival -- Combined Company Promises New Products And Services, Improved Compatibility"; Information Week; February 21, 2000; page - 38; USA			
		MARJANOVIC, STEVEN; "CheckFree Deal Seen as Costly Coup in E-Billing"; American Banker; February 22, 2000; page - 18; Volume 165, No. 35; USA			
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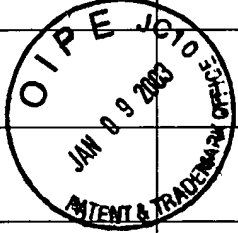
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		SNEL, ROSS; "Transpoint Moves Closer To CheckFree Weight Class"; American Banker, February 3, 2000; page - 10; Volume 165, No. 23; USA			
		"E-Billing Gains Steam In Corporate Payments Space"; Corporate EFT Report; December 20, 2000; Volume 20, No. 25			
		"Chase Manhattan Marshals Billers"; Bank Systems + Technology; January 1, 1999; pp. 9; Volume 36, No. 1			
		"First Union Takes Dual Approach"; Bank Systems + Technology; January 1, 1999; pp. 9; Volume 36, No. 1			
		"Contingent of Big Banks Proposes Utility To Assemble Industry-Controlled Biller Base"; Bank Systems + Technology; January 1, 1999; pp. 8; Volume 36, No. 1			
		"CheckFree and Transpoint Close Merger"; Retail Delivery News; September 13, 2000; Volume 5, No. 19			
		KISTNER, TONI; "Goodbye, Paper Checks?"; Home Office Computing; May, 1, 1999; Volume 17, No. 5			
		"Sounding off: A Call for Divergence: With its 1\$ billion purchase of TransPoint, CheckFree is building an e-billing monopoly"; Bank Technology News; March 1, 2000; pp. 74; Volume 13, No. 3			
		"Bank Technology News / March 2000"; Bank Technology News; March 1, 2000; pp. 1; Volume 13, No. 3			
		O SULLIVAN, ORLA; "Transpoint Says "Pay Anyone" is Live"; Bank Technology News; February 1, 2000; pp. 4; Volume 13, No. 2			
		REDMAN, RUSSELL; "Market Potential"; Bank Systems + Technology; April 1, 2000; pp. 8; Volume 37, No. 4			
		PATEL, JEETU; "The Check Isn't In The Mail -- With its recent acquisitions of TransPoint and BlueGill CheckFree has livened up a stalled market"; Information Week; March 27, 2000; pp. 224			

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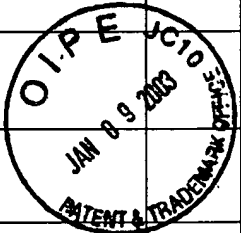
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		SCHAFF, WILLIAM; "CheckFree Seeks Merger Payoff -- The Company's Acquisition of TransPoint Would Make it the Market Leader in Electronic Bill Payment and Presentment, if the Justice Department Gives its OK"; Information Week; March 20, 2000; pp. 146			
		"CheckFree-Transport Merger Rocks Landscape"; Retail Delivery News; February 29, 2000; Volume 5, No. 5			
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				Application Number	09/714,898
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				First Named Inventor:	Sanjeev Indru Kriplani, et al.
				Group Art Unit	3624
				Examiner Name	Weisberger, Richard C.
				Attorney Docket Number	4490P001
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		"More Than 14 Million BellSouth Customers Can Pay E-Bills Today Through The TransPoint Online Bill Payment Service"; PR Newswire; July 24, 2000			
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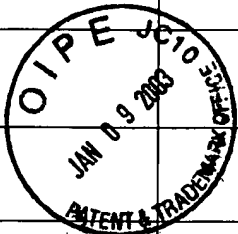
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		SABATINI, PATRICIA; "PNC Customers Can Go Paper-Free Each Month"; Pittsburgh Post - Gazette; September 21, 2000; pp. F-3	

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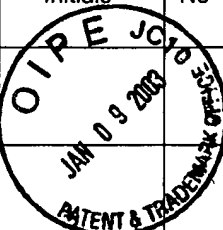
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Sheet 11 of 19

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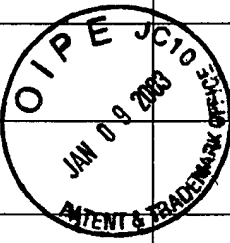
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		"PC Magazine Names Tim Castelli New Publisher"; PR Newswire; May 17, 2000; pp. 1	
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	"Web Start-Ups Outstrip Banks In E-Payments"; American Banker; June 14, 2000; page - 1; Volume 165, No. 114; USA		

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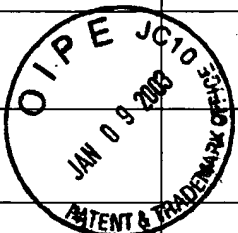
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		"OR 193-05 PayMyBills.com to Acquire payMe.com"; Online Reporter; April 17, 2000; USA			
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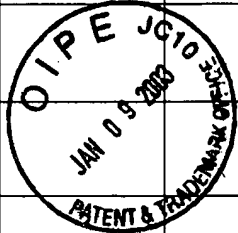
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		"EBPP's Three To Watch: Bill Scanners, Now in an Expanded Capacity, Will Revolutionize Electronic Bill Presentment and Payment"; Bank Technology News; October 1, 2000; pp. 54; Volume 13, No. 10			
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		"PayMyBills.com Web Site Opens For Business 07/09/99"; Newsbytes; July 9, 1999; USA			
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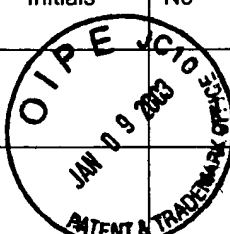
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	"OR 217-31 Paytrust Completes PayMyBills Merger, Raises \$20m Annotated Title - Online Bill Manager Paytrust has Completed Acquisition of PayMyBills.com; Paytrust Plans To Revamp Its E-Bill Service For Small Businesses; Online Reporter; October 9, 2000; USA				

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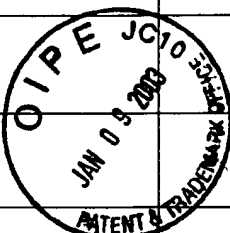
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		"Princeton, N.J. - Based Online Bill Payment Firm Buys California Rival"; Star-Ledger; August 23, 2000; USA			
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Substitute for Form 1449A/PTO (Modified) INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	09/714,898
				Filing Date	11/15/2000
				First Named Inventor:	Sanjeev Indru Kriplani, et al.
				Group Art Unit	3624
				Examiner Name	Weisberger, Richard C.
Sheet	17	of	19	Attorney Docket Number	4490P001
OTHER ART – NO PATENT LITERATURE DOCUMENTS					
Examiner Initials*	Cite No ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published			T ²
		"OR 181-05 First Union Sues PayTrust.com"; Online Reporter; January 24, 2000; USA			
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		"On the Move"; Adweek Eastern Edition; December 11, 2000; pp. 74; Volume 41, No. 50			
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		"Everypath Evolves Paytrust's Mobile Application From HTML to XML"; Business Wire; December 19, 2000; pp. 2023; San Jose, California, USA			

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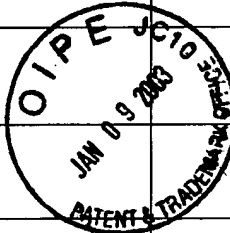
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Group Art Unit	3624
Examiner Name	Weisberger, Richard C.
Attorney Docket Number	4490P001

Sheet	18	of	19
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OTHER ART – NO PATENT LITERATURE DOCUMENTS

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		"Citibank Launches Citibank Bill Manager, A Complete Online Bill Management Service; Bill Payment and Presentment Services Provided Through Paytrust; Business Wire; October 12, 2000; pp. 2467	
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		"Paytrust and Princeton eCom Announce Alliance to Expand E-Billing and Payment Capabilities; Partnership Expands Princeton eCom's Distribution Network"; Business Wire; July 12, 2000; pp. 2245; Princeton, New Jersey, USA	
		"Paytrust Partners with Yodlee.com to Extend its Bill Management Service to Yodlee Co-Brands"; Business Wire; June 20, 2000; pp. 2336	
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		"Paytrust and Netpliance Align to Launch Instant Bill Delivery and Payment on i-opener"; Business Wire; May 17, 2000; pp. 0065	
		"Paytrust and Derivon Form Alliance to Accelerate Adoption of E-Billing"; Business Wire; May 2, 2000; pp. 1568	
		"Everypath Launches Application Service For The Wireless Web; With More Than 30 Signed Customers, Everypath Takes Leadership Position Away From More Established Players"; Business Wire; April 5, 2000; pp. 0079; Los Angeles, California, USA	
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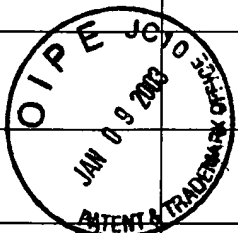
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		"Freeshop.com Adds 40 New Clients Including Investor's Business Daily, Furniture.com and Paytrust(TM)"; PR Newswire; January 20, 2000; pp. 5860; Seattle, Washington, USA	
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